

October 18, 2013

To: Honorable Martin Glenn
One Bowling Green, Courtroom 501
New York, New York 10004

From: Ernestine Ray
11323 Roxbury St.
Detroit, MI 48224

Re: United States Bankruptcy Court
Southern District of New York
Residential Capital, LLC, et al., Debtors
Case No. 12-12020 (MG)
Disagreement with Objection to Claims (Misclassified & Wrong Debtor Borrower Claims)

I am filing a response to the objection to reclassify and redesignate my claims. I am not represented by an attorney or a legal firm. I want to preserve my rights; therefore, I am submitting this letter.

The minimum information required is listed above; my name and address, the Bankruptcy Court and case number, the title of the objection, and the amount of the claim which exceeds \$100,000 for the bogus and predatory mortgage I am under. My reasons are listed below.

I was given a predatory loan over twelve (12) years ago. The predatory mortgage was sold to other predatory lenders consisting of Homecomings Financial, then GMAC Mortgage, and lastly Ocwen. They all are predators and have ruined my credit whereas I am unable to get my mortgage refinanced to lower the outrageous note I am paying. The predators have also put some type of mortgage code on my city taxes and I cannot obtain any information from the city of Detroit. I also pay more than required and never receive an escrow check for the overage. My taxes were being paid by me and the predator lender took over my taxes without my knowledge or approval. I have been through hell with these lenders and have paid well in excess of what the value of the home is worth. I was overcharged from the beginning.

If additional information is needed, or if there is something more I need to do; please do not hesitate to notify me immediately. Thank you in advance for your time and consideration in this matter.

Sincerely,



Ernestine Ray

CC: Counsel for Debtors, Morrison & Foerster LLP
Counsel for Official Committee of Unsecured Creditors, Kramer Levin Noftalis & Frankel LLP
Office of the United States Trustee for the Southern District of New York
Special Counsel for the Committee, Silverman Acampora LLP
The White House, President Obama
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